

<i>SERFF Tracking Number:</i>	<i>MALF-126028340</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>John Hancock Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>41487</i>
<i>Company Tracking Number:</i>	<i>03GIRE1-3</i>		
<i>TOI:</i>	<i>A02I Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A02I.002 Flexible Premium</i>
<i>Product Name:</i>	<i>Statement of Procedural Change</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Filing at a Glance

Company: John Hancock Life Insurance Company

Product Name: Statement of Procedural Change SERFF Tr Num: MALF-126028340 State: ArkansasLH

TOI: A02I Individual Annuities- Deferred Non-Variable SERFF Status: Closed State Tr Num: 41487

Sub-TOI: A02I.002 Flexible Premium Co Tr Num: 03GIRE1-3 State Status: Filed-Closed

Filing Type: Form	Co Status:	Reviewer(s): Linda Bird
	Author: John Severini	Disposition Date: 02/12/2009
	Date Submitted: 02/10/2009	Disposition Status: Accepted For Informational Purposes
		Implementation Date:

Implementation Date Requested: 02/10/2009

State Filing Description:

General Information

Project Name:	Status of Filing in Domicile: Pending
Project Number:	Date Approved in Domicile:
Requested Filing Mode: Informational	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 02/12/2009	Explanation for Other Group Market Type:
	State Status Changed: 02/12/2009
Deemer Date:	Corresponding Filing Tracking Number:
Filing Description:	
THIS IS AN INFORMATIONAL FILING.	

The purpose of this filing is to advise your Department of the Company's intent to change the administrative procedure used to determine the contractual Guaranteed Minimum Interest Rate as described in previously approved endorsement

SERFF Tracking Number: MALF-126028340 State: Arkansas
Filing Company: John Hancock Life Insurance Company State Tracking Number: 41487
Company Tracking Number: 03GIRE1-3
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.002 Flexible Premium
Variable
Product Name: Statement of Procedural Change
Project Name/Number: /

form, 03GIRE1-3.

PLEASE SEE COVER LETTER ATTACHED UNDER SUPPORTING DOCUMENTATION TAB.

Thank you,

John Severini
Senior Compliance Analyst

Company and Contact

Filing Contact Information

John Severini, Compliance Specialist
601 Congress St.
Boston, MA 02210-2805

jseverini@jhancock.com
(617) 663-4712 [Phone]
(617) 663-2995[FAX]

Filing Company Information

John Hancock Life Insurance Company
601 Congress St.
Boston, MA 02210-2805
(617) 663-3000 ext. [Phone]

CoCode: 65099
Group Code:
Group Name:
FEIN Number: 04-1414660

State of Domicile: Massachusetts
Company Type: Life
State ID Number:

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
John Hancock Life Insurance Company	\$0.00	02/10/2009	

SERFF Tracking Number:	MALF-126028340	State:	Arkansas
Filing Company:	John Hancock Life Insurance Company	State Tracking Number:	41487
Company Tracking Number:	03GIRE1-3		
TOI:	A02I Individual Annuities- Deferred Non-Variable	Sub-TOI:	A02I.002 Flexible Premium
Product Name:	Statement of Procedural Change		
Project Name/Number:	/		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird Informational Purposes		02/12/2009	02/12/2009

<i>SERFF Tracking Number:</i>	<i>MALF-126028340</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>John Hancock Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>41487</i>
<i>Company Tracking Number:</i>	<i>03GIRE1-3</i>		
<i>TOI:</i>	<i>A02I Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A02I.002 Flexible Premium</i>
<i>Product Name:</i>	<i>Statement of Procedural Change</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Disposition

Disposition Date: 02/12/2009

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

Item Type	Item Name	Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Cover Letter		Yes
Supporting Document	June 2005 Letter		Yes
Supporting Document	03GIRE1-3		Yes

<i>SERFF Tracking Number:</i>	<i>MALF-126028340</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>John Hancock Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>41487</i>
<i>Company Tracking Number:</i>	<i>03GIRE1-3</i>		
<i>TOI:</i>	<i>A02I Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A02I.002 Flexible Premium</i>
<i>Product Name:</i>	<i>Statement of Procedural Change</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: MALF-126028340 State: Arkansas
Filing Company: John Hancock Life Insurance Company State Tracking Number: 41487
Company Tracking Number: 03GIRE1-3
TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.002 Flexible Premium
Variable
Product Name: Statement of Procedural Change
Project Name/Number: /

Supporting Document Schedules

Review Status:

Satisfied -Name: Cover Letter

02/10/2009

Comments:

Attachment:

Arkansas Cover Letter.pdf

Review Status:

Satisfied -Name: June 2005 Letter

02/10/2009

Comments:

Attachment:

Arkansas 2005.pdf

Review Status:

Satisfied -Name: 03GIRE1-3

02/10/2009

Comments:

Attachment:

03GIRE1-3.pdf

John Hancock Life Insurance Company
Fixed Products
601 Congress Street (Z-8-030)
Boston, Massachusetts 02210 -2805
Phone: 617.663.4712
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Email: jseverini@jhancock.com



John Severini
Senior Compliance Analyst – Fixed Products

February 10, 2009

INFORMATIONAL FILING

Re: **John Hancock Life Insurance Company**

NAIC #904-65099, FEIN #04-1414660

Flexible Premium Deferred Fixed Annuity

Statement of Change in Procedure for Determining the Guaranteed Minimum Interest Rates (GMIR)

The purpose of this filing is to advise your Department of the Company's intent to change the administrative procedure used to determine the contractual Guaranteed Minimum Interest Rate as described in previously approved endorsement form, 03GIRE1-3.

Our current administrative procedure sets the rate effective each January 1 based on an average of the Constant Maturity Treasury rates for the immediately preceding October and November. We informed the Department of the January 1 reset date in our letter sent on June 29, 2005, and have enclosed a copy of this letter for your convenience. It is the Company's intent to reset the GMIR for new issues on March 1, 2009. Thereafter, the Company's plan is to set the GMIR on a date (or dates) to be determined by the Company.

Please know that the calculation methodology for the GMIR, (i.e. minimum nonforfeiture rate) described in 03GIRE1-3 remains unchanged. On January 1, 2009, the GMIR was set at 3% - the highest rate allowable by 03GIRE1-3. The 3% rate is considerably higher than the strict interpretation of the endorsement. John Hancock will reset this rate on March 1, 2009 in order to be more consistent with the endorsement and more in line with the minimum rates that is being used by other companies in the marketplace. The Company certifies that the reset rate will be supported by the index method formula as set forth in 03GIRE1-3.

The Department has previously approved the indexed Guaranteed Minimum Interest Rate approach for contract forms series 03GPA, 06GPA, 08PEGPA et al and 03GPAGRP et al on 10/6/2003, 3/16/2007, 6/23/2008, and 8/25/2003 respectively. Subject to administrative systems adjustments, we anticipate that we will implement this change applicable to these forms issued on and after March 1.

We thank you in advance for your attention to this matter. Please do not hesitate to contact us if you have any questions.

Sincerely,

A handwritten signature in black ink, appearing to read "John J. Severini".

John Severini
Senior Compliance Analyst

AK

John Hancock Life Insurance Company
Annuity Product Development
601 Congress Street
Boston, Massachusetts 02210 -2805
Mailing Address: P. O. Box 55230, Boston, MA 02205-5230
Phone: (800) 908-6008 (ext 33720)
Fax: (617) 663-3150
Email: nburns@jhancock.com



Nancy J. Leto, CLU, FLMI
Compliance Consultant – Annuity Product Development

June 29, 2005

Mr. John Shields
Compliance Life & Health
1200 W, Third Street
Little Rock, Arkansas 72204-1904

Re: **John Hancock Life Insurance Company**
NAIC #904-65099, FEIN #04-1414660
Flexible Premium Deferred Fixed Annuity
Statement of Change in Procedure for Determining the Minimum Nonforfeiture Rates

Dear **Mr. Shields:**

The purpose of this filing is to advise your Department of the Company's intent to change the procedure used to determine the minimum nonforfeiture rate, as permitted by the NAIC Model index method for fixed annuities adopted by your jurisdiction. We are enclosing a Statement of Change to be placed on file with the Department.

The enclosed statement prepared by our actuary describes the revised methodology and lists the forms (previously-approved with the index method) to which this change will be applied. This change results in the rate being set effective each January 1 based on an average of the Constant Maturity Treasury rates for the immediately preceding October and November.

This change will allow us to be more consistent with the approach that is being used by other companies and therefore will result in less confusion to the consumer from a marketing perspective. In addition, it is desirable from an administrative standpoint to update the rates for new issues on a calendar year basis.

Your Department has previously approved the indexed guaranteed minimum interest rate approach for forms series 03GPA et al and 03GPAGRP et al on 10/6/2003 and 8/25/2003 respectively. Subject to administrative systems adjustments, we anticipate that we will implement this change applicable to these forms issued on and after August 1.

We are enclosing a stamped, self-addressed envelope for your convenience in acknowledging this submission. We thank you in advance for your attention to this matter. Please do not hesitate to contact us if you have any questions.

Sincerely,

Nancy J. Leto



Life Insurance Company

GUARANTEED MINIMUM INTEREST RATE ENDORSEMENT

This endorsement is part of the contract or certificate to which it is attached, and supercedes any prior Guaranteed Minimum Interest Rate endorsements.

The following subsection is added to the Premium section of the contract or certificate.

Interest

The initial premium earns interest from the Effective Date. All other premium earns interest from the date the premium is received by the Servicing Office. Each premium payment accumulates interest at rates not less than the Guaranteed Minimum Interest Rate, which will be determined by the Company according to the "Guaranteed Minimum Interest Rate Formula" as defined below. This minimum will serve as the Guaranteed Minimum Interest Rate while the contract or certificate is in force. The Guaranteed Minimum Interest Rate applies to each premium payment based upon the length of time such premium payment is in the contract or certificate. The interest credited on any given day will be at a rate that, if compounded daily for one year, would equal the applicable declared rate.

The "Guaranteed Minimum Interest Rate Formula" means the method used to determine the Guaranteed Minimum Interest Rate as follows. The Company will select an applicable Constant Maturity Treasury Rate from those reported by the Federal Reserve during the 15 months prior to the time of issue of the contract or certificate. That rate may be rounded to the nearest one-twentieth of one percent, and will then be reduced by 1.25%. If the result would be a number less than one percent, then the Guaranteed Minimum Interest Rate will be one percent. If the result would be a number greater than three percent, then the Guaranteed Minimum Interest Rate will be three percent. Under no circumstances will the Guaranteed Minimum Interest Rate be less than one percent nor more than three percent.

Signed for the Company at Boston, Massachusetts.

Secretary